

Introducing our Newsletter!!!!

I am pleased to bring you Deibler Insurance Associates, Newsletter! This newsletter is intended to provide you with valuable information regarding your automobile, homeowners, business, or life insurance policies, including coverage recommendations, changes, important developments in the insurance industry as well as changes here at Deibler Insurance! We also plan to include important contact information, and safety tips for you, your family and your business.

We hope you all will take the time to review the newsletters, and we hope you find them useful and informative. Since this is a new publication, if you have any suggestions as to what you would like to see in the newsletter, please feel free to contact us by phone, mail or email!

We do plan to distribute the future newsletters by email, so if you prefer to receive an email copy, please email us with your address, and in the future, we will be sure to forward to your email address.

In this issue you will have an opportunity to again meet our staff! We always welcome face to face visits from our clients, so feel free to stop by our office so we can get to know you better, and you can get to know us better!

Again, I hope you find this useful. We are always looking for better ways to be of service to our clients. We welcome any suggestions or recommendations you may have regarding this newsletter as well as our service and products.



*Wendy L. Deibler
CPCU, CIC, LUTCF*

Finally, I would like to take this opportunity to again thank you all for your patronage. You are all valuable to us here at Deibler Insurance Associates, and we want to always say THANKS!

Life Insurance Rates	2
What is an H.S.A.?	2
How Much Liability?	2
Need a tax deduction?	3
Payment Information	3
Online resources	3
Contact Information	4

Normal Business Hours:

8:30—5:00 Mon—Fri

Sat and eve. By appt

Holiday Hours

December 23: 8:30—1:00

December 26: Closed

January 2: Closed



Happy Holidays!



*Please visit us at
26 Westminster Drive
Carlisle PA 17013*

What's New and Exciting—Discounts...Discounts!

DISCOUNTED AUTO INSURANCE RATES!!!!

We recognize our existing clients are the most important to us...and we are rewarding you with some additional discounts

- Good Credit Discount
- Auto/Home/Life Discounts
- Pay Plan Discount
- Pioneer Experience Credit

GOOD CREDIT

Did you know your good credit can help you save on your insurance premiums?

For those of you that have enjoyed a good credit rating, ERIE is rewarding you through lower insurance premiums on both AUTO & HOME!

AUTO/HOME/LIFE

The more you buy the more you save.

Save **10%** when you insure both your home and auto with ERIE.

Save an additional **5%** when you buy a life insurance policy!

Erie Offers a full line of term and permanent life insurance products!

Call for more details!

PAY PLAN DISCOUNT

Beginning March 1, 2006

- Pay in full to receive **7%**
- Pay 3 months in a row to receive **5%**

Call us to change your plan!

See page 4 for more information on pay plan options

PIONEER EXPERIENCE

Each year we award YOU with reduced premiums based on:

Length of Time with ERIE

Low claim frequency

Earn **3—9% credit!!**

That's Over 30% in additional discounts being offered to existing customers!

Erie Family Life is pleased to announce that term life insurance rates



Just Went **DOWN!**

- • • • •
- **Remember.....A life**
- **insurance policy**
- **through Erie Family**
- **Life will save you 5%**
- **on BOTH your AUTO**
- **& HOME Premiums!!!!**
- • • • •

Face Amount	Age	Male	Female	
\$100,000 10 year premium	35	\$10.03	\$9.44	<i>These premiums are based on Erie Family Life's Ultra Select Non-Tobacco Rate Class</i> <i>A full underwriting review is required to determine if you are eligible for this rate class.</i> <i>No rider have been included for the premiums shown.</i>
	45	\$14.37	\$12.33	
	55	\$24.91	\$18.62	
\$250,000 10 yr premium	35	\$15.51	\$14.03	
	45	\$26.35	\$21.25	
	55	\$52.70	\$38.98	
\$500,000 10 yr premium	35	\$24.65	\$21.68	
	45	\$46.33	\$63.13	
	55	\$99.03	\$67.58	

What is an H.S.A (Health Savings Account)?



A Health Savings Account is a federally approved, special savings account that enables you to pay for qualified medical expenses with money that is **NOT TAXED**. Usually a H.S.A. is written together with a High Deductible Health Plan (HDHP), with minimum deductibles of \$1,000 for an individual and \$2,200 for families. Money set aside in the H.S.A. account can be used towards qualified medical expenses until you reach your annual deductible, including expenses that may not currently be covered under your health plan, such as Lasik eye surgery, orthodontics, etc. Once the annual deductible is met, the HDHP will usually pick up 100% of all medical expenses. Any unused money that is left over at the end of the year goes to YOU and sometimes can earn additional interest. The funds belong to YOU, whether deposits are made by your, your employer or both. At Deibler Insurance we have a variety of insurance carriers that offer such plans. **Let us show you how to save money on your health insurance premium as well as provide you with a tax advantage!**

How Much Liability Insurance Do I Need?

You have to look no further than your local paper or the Internet to read about the barrage of lawsuits in our court systems today. Settlements in the millions of dollars are more commonplace than ever before. What if you accidentally injure someone and you are the one being sued? Your auto and homeowner's policies may provide substantial liability coverage, but it may not be enough.

Erie Insurance Group's Mastercover Policy provides an additional \$1 million or more of coverage to your personal liability. While it doesn't replace your auto or homeowner's policy, it does provide additional coverage to keep you and your family even more financially.

Most Master Cover Policies (also referred to as "umbrella liability" or "personal catastrophe liability policies") cost LESS than \$150 per year!!

Isn't that worth protecting your personal assets?





**Need a
Tax
Break
For
2005???**
**It's not too
Late!!!**

**Are you seeing RED
on your investment
returns?? Get back
in the BLACK with
Erie Family Life's
TAX DEFERRED
annuity with interest
rates as high as**

6.25%

A contribution to an Individual Retirement Annuity (IRA) with ERIE Family Life Insurance Company can help you reduce your 2005 tax bill. Eligible contributions made before April 15, 2006 are deductible on your 2005 tax return!

In addition to possible tax savings an ERIE IRA Offers:

- Tax-deferred earnings
- A very competitive current interest Rate—better than most CD's
- A one year interest rate guarantee
- Guaranteed monthly income for life
- Security of dealing with a financially sound company

If you are tired of seeing your hard-earned savings eroded by taxes, let us help!

Payment Plan Options

Now ERIE makes it easier than ever to pay your insurance bill:

Payment options

- A— Pay in Full—7% discount
- B— 3 consecutive months—5%
- C— Semi-annual – \$5 fee
- D— Quarterly—\$15 fee
- E—Monthly—9 consecutive months. \$45 fee
- F—Account Bill—2 policies on one bill for 9 months
- G—Expresspay—automatic withdrawal from checking . To apply visit our web site www.deibler-insurance.com or call us.

How can I pay my bill?

Online: www.erieinsurance.com

One Time payment—payment deducted from checking or savings

By phone: 1-800-387-1492
\$1.95 transaction fee

In person: Drop your payment off at Deibler Insurance

By Mail: mail payments to:

Erie Insurance Group
100 Erie Insurance Place
Erie, PA 16530

Be sure to include your name and policy number

Is your home/building properly insured?

We have all witnessed the devastation of Katrina through newspaper, television, etc. Many of the victims of Katrina's wrath did not have the proper protection to fully rebuild their homes and businesses after the hurricane. What if that happened here?

Are you certain that you have kept your homeowners and/or business insurance up to date with additions, renovations, inflation? Are you certain that the amount of insurance protection you currently have is to com-

pletely REBUILD your home? Many people confuse APPRAISED value with REPLACE-MENT VALUE. As your insurance agent, we want to be able to REPLACE YOUR HOME.

Do you know what is NOT covered in a homeowners policy. Your insurance needs to be periodically updated to ensure we are always insuring your home to the proper value in the event of a total loss. Furthermore, not everything is covered under a

homeowners policy and some coverage's are available for an additional premium, such as:

- Sewer & Drain Backup**
- Sinkhole Collapse**
- Earthquake**
- Flood**
- Business in the home**
- Boats/Recreational Vehicles**
- Theft of: Jewelry, furs, silverware and guns**

For online & after hours service....

Visit us on the web—We'd love to hear from you

If you need assistance or have questions outside our normal business hours, perhaps our websites can assist you with :

- *Submitting a claim
- *Change a payment plan
- *Life Insurance Calculator
- *Request a certificate of ins.
- *Request new ID Cards
- *Request a quote
- *Download forms
- *General information

www.deibler-insurance.com
www.erieinsurance.com





26 Westminster Drive

Phone: 717-241-2775

Fax: 717-241-2575

email: info@deibler-insurance.com

Auto Home Business Life Health

Proudly representing:



Also visit Erie's web site: www.erieinsurance.com

Important Contact Numbers:

Erie 24 Emergency Claim Line: 1-800-367-3743

Erie Glass Claims (Glass Only): 1-800-552-3743

Erie Workers Comp Claims: 1-800-382-1304

Progressive Claims: 1-800-Progressive

Progressive Customer Service:

Email:

Wendy Deibler: wendy@deibler-insurance.com

Commercial Lines:

Alicia Ferguson: alicia@deibler-insurance.com

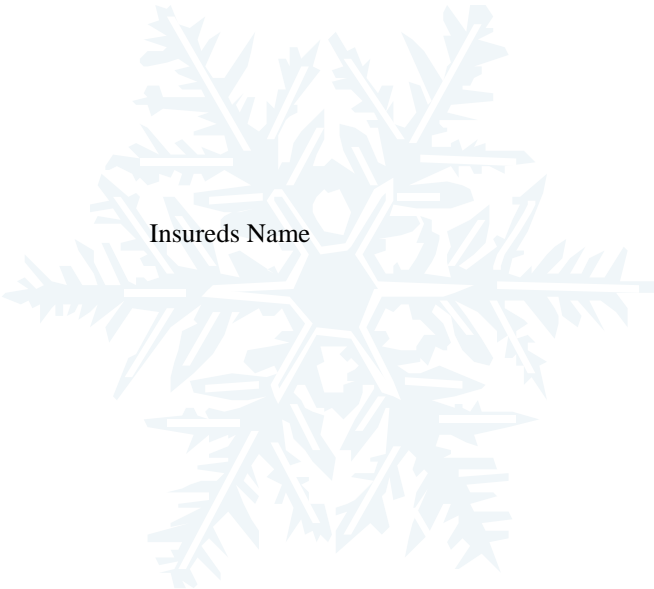
Personal Lines: Joe Railing joe@deibler-insurance.com

John Groff: john@deibler-insurance.com

Claims/Quotes: Katie Bear: katie@deibler-insurance.com

Assistant: Elisabeth Mackey: elisabeth@deibler-insurance.com

STD RATE
U.S. POSTAGE
PAID
BOILING SPRINGS, PA
PERMIT NO. 10



Have a Safe and Happy Holiday Season!